

NDRTA

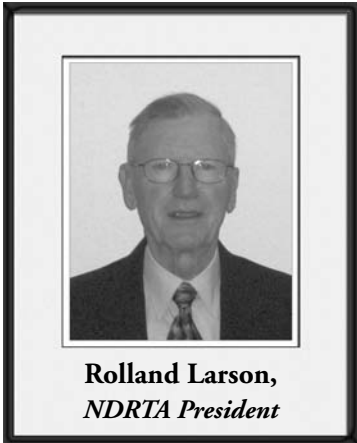
NORTH DAKOTA
RETIRED TEACHERS

"Teachers touch lives forever"

Newsletter

VOL. 49, NO. 1

Winter 2011



NDRTA President's Message

Rolland Larson, NDRTA President

It has been a few months since our annual convention was held, but being this is the first newsletter since then, I want to use this opportunity to thank and recognize the retired teachers of the Minot Area for hosting an excellent convention. They gave us an opportunity to visit the Dakota Boys and Girls Ranch and learn about their program and to see their facilities. The breakout sessions were very interesting and informative. Congratulations to the Silver Apple award winners from each unit

along with Jan Cooper, the winner of the Ethel Percy Andrus award. The Beulah-Hazen Coal Country Dollar Saver printed an interview with Jan following the award. It turns out that what we told you at the award ceremony was just a small part of all the things she has contributed during her career.

One of the items on the agenda for each of our board meetings is membership. We discuss ways to encourage more retired teachers to join our organization. This seems to be a common situation with the local units. Members are very important for both of our levels. Much of the action occurs in the local units and your support and participation of these activities is very important. Many members like to read about what other units are doing, so we plan to include reports from local units on a rotating basis in this and future newsletters.

Keep up the good work. And encourage your friends to join our organization!

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NDRTA

North Dakota Retired Teachers Association

NDRTA

Is the voice of Retired Teachers in North Dakota!

NDRTA

Is the only organization that works exclusively for North Dakota's 6000 plus Retired teachers.

NDRTA

Purpose is to promote the personal, social and economic welfare of its members, promote participation of retirees in service to their communities and to promote improvement of education for children in North Dakota.

2011 LEGISLATIVE SESSION UNDERWAY - CALL TO ACTION!

Ken Tupa, NDRTA Executive Director and Erica Cermak, NDRTA Association Executive.

LEGISLATIVE CALL TO ACTION!

Please read the updates below and take action to contact your legislators on these legislative proposals impacting retired educators. Legislator Contact Information below.

Contact your legislators today to ask them to OPPOSE HB 1258.

HB 1258 would close the existing TFFR defined benefit retirement plan and create another retirement plan called a defined contribution plan for newly hired teachers after 6-30-12. The TFFR is funded by employer and employee contributions and investment return. If HB 1258 passes, employee and employer contributions for the new, defined contribution plan, will no longer be paid into the TFFR. This creates a \$450 million shortfall in the funding of TFFR and the possibility our existing retirement fund may not be able to pay retirement obligations in the future. In fact, if HB 1258 passes, it is almost certain there would be no possibility of any future annuity cost of living adjustments for retired educators.

Our existing defined benefit plan has been around for nearly 100 years. Proponents of HB 1258 want to close our plan to future teachers, seriously underfunding the TFFR, creating unnecessary financial risk to retirees, teachers, school districts and the state.

Talking points: HB 1258...

- Closes the current TFFR to new teachers hired after 6-30-12
- Creates a \$450 million shortfall in the funding of TFFR
- Increases the possibility TFFR may not have funds to pay annuity obligations in the future
- Makes the current retirement plan more costly to maintain
- Removes a retirement benefit for new teachers that has served ND educators for nearly 100 years

Contact your legislators today to ask them to SUPPORT HB 1134.

NDRTA supports HB 1134 as the responsible way to address the future of TFFR. HB 1134 proposes to increase contributions by employers and employees and makes modifications to retirement eligibility requirements for future retirees. The NDRTA supports HB 1134 as a reasonable, responsible and achievable means to maintain the current defined benefit plan and ensure the retirement fund meets its obligations to pay annuities well into the future.

Talking points: HB 1134...

- Maintains the current retirement plan (TFFR) that has served retired teachers for nearly 100 years
- Makes responsible modifications to TFFR to improve the funding level of the plan over the next 20-30 years
- Increases employer and employee contributions into TFFR to help the plan fund its long-term obligations
- Is less costly than HB 1258

Legislator Contact Information

or 1) **Mail a hand-written letter or postcard to each of your three legislators (2 Representatives and 1 Senator) – this method, though not used as often today, is very effective when coming from retired teachers:**

Legislative Council
Attn: Name of your Legislator
ND State Capitol
600 East Boulevard
Bismarck, ND 58505-0360

or 2) **Visit the web addresses below to find your legislators and send an email message:**

www.aptnnd.com/rta

or 3) **Call the Capitol and leave a message for your legislators:**

Phone: local 328-3373, outside of Bis/Man - 1-888-635-3447

Summary of HB 1134 and HB 1258

HB 1134: Funding Improvement- NDRTA Supports HB 1134

- Increase employee (teacher) contributions 4% over 2 bienniums
- Increase employer (school district) contributions 4% over 2 bienniums
- Require re-employed retirees to pay employee contribution rates
- Modify disability benefits
- Modify eligibility for unreduced retirement benefits and reduction factor for

HB 1258: Defined Contribution Plan- NDRTA Opposes HB 1258

- Creates a TFFR defined contribution plan for new hires after 6-30-12
- Closes existing TFFR defined benefit plan to new hires
- Allows current defined benefit participants to transfer to the DC plan
- Employee contribution rate: 7.75% of salary
- Employer contribution rate: 8.75% of salary

YOU CAN HELP – JOIN NDRTA TODAY!

NEW MEMBERS WANTED

KNOW OF A RETIRED TEACHER WHO ISN'T A MEMBER?

ENCOURAGE THEM TO JOIN!

The Supplemental Payment initiative sponsored by the NDRTA during the 2009 legislative session was a huge success because of NDRTA members. As we move into the next session, we will need even greater support. During the 2011 Legislative Session, the NDRTA will be closely monitoring Legislation which has the potential to make significant changes to the state sponsored retirement plans, including TFFR (Teachers Fund For Retirement).

Imagine the success we could have with 500 new members! If you know of a retired teacher who isn't a member of NDRTA, encourage them to join.

The NDRTA membership enrollment is included in this newsletter – happy recruiting!

NDRTA Membership Enrollment Form

Name _____ SSN _____ - _____ - _____ PH# _____
(required for payroll deduction)

Address _____ City _____ State _____ Zip _____

Choose One Method of Payment

Email _____ **Membership to take effect July 1 of each year** Year Retired _____

If you are interested in the convenience of paying future dues via automatic deduction from your July TFFR annuity check, please enclose \$24.00 for the 2010-11 membership year and also complete the following information to withhold for the next membership year, 2011-12. *The deadline for payroll deduction sign-up is June 15 of each year.*

Enclosed is my check for \$24.00 to keep my membership current for this year, IN ADDITION, PLEASE SIGN ME UP FOR PAYROLL DEDUCTION FOR NEXT YEAR. This authorization will remain in effect until I choose to terminate by written notice to the North Dakota Teachers Fund for Retirement prior to June 15 of any year.

Enclosed is \$24.00 (begining 2012-2013) for annual membership payable by June 30 of each year.

Signature _____ Date _____

MAIL TO: NDRTA - PO BOX 447 - BISMARCK, ND 58502-0447

NDRTA ANNOUNCEMENTS FROM THE STATE OFFICE

Erica Cermak, NDRTA State Office

Unit News

Greetings from the State Office! As you may know, several issues ago, the NDRTA Board of Directors made the decision to discontinue the Unit News in the newsletter in an effort to save costs. Although we have reserved space on the NDRTA website for units to post their local news, the general feedback from members has been that they would like to see the unit news continue within the newsletter.

That being said, the NDRTA Board has decided to include news from five units per newsletter. The

news will be reported alphabetically by the name of the unit. We hope you will enjoy this new feature and as always, please feel free to contact the state office with any feedback or suggestions.

Thank each of you for all you do on behalf of North Dakota Retired Teachers. The NDRTA has an exciting year ahead of us. The legislative session is upon us and the year will conclude with the 50th Anniversary Celebration of the NDRTA state convention. We look forward to working with you during the upcoming year!

UNIT NEWS

BISMARCK/MANDAN RTA

Mary Tupa, BMRTA

Our August program was presented by Principal Lynn Wolf at Bismarck's newest elementary school, Sunrise Elementary. It is a very beautiful, spacious and well planned school with the very latest of technology. It is truly a paradise and dream come true for students, teachers and the whole community. Evelyn Conitz was the Silver Apple Award winner at the State Convention from our Chapter.

The September program was presented by Dr. Dottie Schmeling, a counselor at Wachter Middle School, on "Professional Learning." Volunteers were needed for the Pumpkin Patch, for tutoring students one-on-one in reading in the Menoken School District, and AARP asked for volunteers to teach a Drivers Safety Course for Senior Citizens.

The October program was presented by John Bjornson, legal counsel for the ND Legislative Council. Redistricting is performed every 10 years by the Legislative Assembly after the census has been taken. We learned a lot about the process!

The November program focused on our 2010 Memorial Service for Retired Teachers and was presented by Sarah Ripley, and assisted by Mary Tupa. A poem, "Beyond the Golden Rule" by Nicole Kristen Laws was read. The honorees were Carl Maslowski, Jeanette Holm, Marcella Kaul and Warren Borchert. Sarah read a beautiful story, "The Creation of the Teacher", that was followed by lighting of a candle. Sarah read the names of loved ones and the guests of the loved ones were presented with a flow. Copies of "Teachers Prayer" were on tables and everyone recited it. The conclusion was "In remembrance and

reverence, we conclude our memorial service. Peace to all."

Finally, we'd like to remind everyone that the Bismarck-Mandan RTA will be hosting the 2011 State Convention. We are planning an exciting program for you, so please mark your calendars to attend the NDRTA State Convention and help us celebrate **NDRTA's 50th Anniversary!**

CASS COUNTY AREA RTA

Mary Hallquist, CCARTA

The CCARTA participated in a project for 2010-2011 with Jefferson Elementary School in Fargo. The student population has many poor, free-lunch, immigrant children whose parents are recent immigrants to America. Most have only 1-parent working, 1 parent unemployed and the parents have poor English speaking and writing skills. Our group is providing volunteers to assist in the classroom, act as tutors, assist the social worker and nurse with immunizations, conduct vision screenings and to chaperone/assist in parties and all school get-togethers. We also provide small prizes for teachers/social worker to use for attendance, work well done and parent participation. We also assist in supplying socks, underwear and cold weather clothing for the children.

In September, Maureen Jonason, who works for the Historical and Cultural Society of Clay County and the Hjemkomst Center in Moorhead shared her job responsibilities as well as significant events that might be of interest to us and the benefits of becoming a Center member. In October—our Speaker was Robert Angotti, who was trained in California as an herbalist and in

acupuncture. His practice here in Fargo-Moorhead is based on Chinese physiological mechanisms which is very different from Western physiological therapy. He believes that acupuncture is safer than surgery because the body is never "sliced and diced." Examples of his common treatments using acupuncture are: allergies, pain, infertility and depression.

November brought us Dr. Tim Mahoney, local surgeon, Fargo City Council member, and Vice Mayor. He gave an informative and timely presentation on Flood control in the Red River Valley. He focused on the fact that local and federal officials now are more concerned with a permanent fix rather than being satisfied with the "temporary" solutions which have become annual "rites of spring." He shared some current statistics on increases in home buyouts and permanent diking as well as the astronomical number of sandbags needed this past spring, the number of persons needed to not only fill but deliver, place, and remove them. Mahoney felt that the current local flood control plans are more focused on helping families and communities both upstream and downstream from the F-M area. More ring diking and waffling are on the agenda for future years; the diversion plan for the RRV seems to be a go.

Finally, in December, the "19th Avenue Jazz" from North High School in Fargo performed a 30-minute musical concert of songs of the season; they were aptly costumed as "Dickens-era" young men and women with long dresses, bonnets, wool coats, scarves and top hats. Their student teacher from NDSU had arranged a very contemporary "Winter Wonderland" which was especially appreciated by all. We continue at each meeting to add to our three scholarship funds which will be awarded locally in May.

CENTRAL RED RIVER VALLEY RTA

Barbara Gilbertson, CRRVRTA

Our unit was contacted by the Activities Director at the Luther Memorial Home about a project she was looking for assistance with. We are currently interviewing all the residents at the house about their personal lives. This is compiled in a story form. We find this to be a very interesting and inspiring project.

Grace Wolden was the recipient of the 2010 Silver Apple Award at the NDRTA State Convention.

FARGO RTA

Paula Herman, FRTA

The Fargo Retired Teachers' Association 2010-2011 year started with a great party. In October, the association celebrated the 50th anniversary of our charter. In 1960, 14 members who had been meeting socially for several years signed the charter joining RTA. We continue to be committed to our community through scholarships

and service projects. Sharon Rezac received the 2010 NDRTA Silver Apple Award for outstanding service at this year's NDRTA State Convention. This year our goal of 1,000 pounds for the Food Pantry is already at 500 pounds. Collecting eye glasses, a new project started this year, for the Lion's Club has already been successful. We continue to follow the footsteps of our original founders with service but also remembering the fellowship that was the real beginnings of this wonderful group of retired teachers.

GREATER GRAND FORKS AREA RTA

Gary and Dottie Swanson, GGFRTA

The Greater Grand Forks Retired Teachers Association has been off to a fine start this fall. We have had more than sixty members and guests attending each month. Food, fellowship, informative and entertaining programs, short business segments and a 50-50 drawing has been the pattern... No one gets bored or falls asleep!

In October, Ken Tupa, from the state office brought us up-to-date on issues and plans that concern both active and retired teachers. Wouldn't a big fat raise be nice? Ken presents his information well. Thanks Ken! Our local president, Ginny Bollman, showed colorful scenes and narrated her recent trip to the Holy Land. She and Carol Geiszler were in no danger, although they witnessed many soldiers and plain clothed gun-toting guards while in Israel. Next year Ginny and her husband Jim will be visiting the other Holy Land: Norway and Sweden! Member Luther Frette was recognized for his induction into the Grand Forks Teachers Hall of Fame. Congratulations Luther! In November we enjoyed Four Hands, a program of piano duets by Joan Karner and Suzanne Rue. Four hands on one keyboard can't be easy. Our programs are great! A number of members signed up to be possible volunteers at the Empire Arts Center in downtown Grand Forks. The historic Empire hosts concerts, speakers, movies, plays, musicals and benefits. Volunteering around town is a nice and neat way for us retirees to serve our communities.

Our meetings are held at the Grand Forks Ramada Inn at 12:00 noon on the third Tuesday of each month, September through May. Please join us if you happen to be close enough at any time. Happy Holidays and a tolerable, not terrible, winter to you all!

NDRTA
 NORTH DAKOTA
 RETIRED TEACHERS
 "Teachers touch lives forever"



The power to make it better.

2011 LEGISLATIVE SESSION: YOUR GOVERNMENT IN ACTION

Lyle Halvorson | AARP North Dakota | ASD - Communications

Do you believe having help to remain at home as you age is preferable to institutional care?

Would you like to see more options for public transportation in your community?

Do you agree that everyone deserves a chance to have affordable, accessible, decent housing?

Would you like to see expanded access to health professionals in your community?

These are some of the things AARP North Dakota has been hearing from members, and consequently the issues we will be addressing during the 2011 North Dakota Legislative Session, which begins January 4.

You can help.

Legislators appreciate the input of their constituents. Letters, phone calls, and e-mails that provide input into the business of government are all helpful to their decision-making. AARP can help you communicate with legislators, keeping the process transparent and open to the public.

AARP North Dakota will help you stay updated as issues move through the legislative process. You can subscribe to our regular updates and receive action alerts by e-mail by registering at www.aarp.org/getinvolved.

If there is a particular issue in which you would like to become more deeply involved, you can volunteer by contacting Linda Wurtz at lwurtz@aarpp.org. There will be opportunities to gain more expertise on the issue and the legislative process, attend legislative hearings, and talk to legislators one-on-one.

AARP is non-partisan and non-profit. Our positions and policies are simply to serve the interests of our members, their families, and society as a whole. AARP North Dakota sets

its state-level legislative priorities consistent with policies adopted by our national, all-volunteer Board of Directors. Priorities are set based on the needs of North Dakotans as expressed at AARP forums and events, in surveys of members and North Dakotans 50+, and by our friends in corresponding advocacy groups.

It's your government and the legislative session (<http://www.legis.nd.gov/assembly/62-2011/>) is an opportunity for you to take part. Help AARP North Dakota make our state a great place to live, grow, and give back.



NORTH DAKOTA RETIRED TEACHERS ASSOCIATION

"GOLDEN MEMORIES CELEBRATION"

Sponsored by
Bismarck-Mandan Area Retired Teachers Association
(BMARTA)



The Bismarck/Mandan Area Retired Teachers Association invites all retired educators to Bismarck for the 50th Anniversary Celebration of the NDRTA State Convention. The event is scheduled for August 30-31, 2011.

The Convention committee is preparing a fine program of activities to commemorate the Golden Anniversary of the State Convention. The food will be excellent. You will be welcomed. You won't want to miss this celebration of our fine organization!

The convention will be held at the Doublewood Inn, in Bismarck. The hotel has generously provided a block of rooms at a cost of \$79.00/night plus tax. **The block will be available until August 15, 2011.** Decide to attend the convention NOW, make your reservation today.

BEST WESTERN DOUBLEWOOD INN

1400 East Interchange Avenue
Bismarck, ND 58501

For Reservations Call:
1-800-528-1234 Or 701-258-7000



Be sure to indicate you are with NDRTA when making your reservation.

2011 STATE CONVENTION

NDRTA
 NEWSLETTER
 NORTH DAKOTA
 RETIRED TEACHERS
 "Teachers touch lives forever"

THE NORTH DAKOTA
RETIRED TEACHERS ASSOCIATION
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NDRTA LEGISLATIVE Call to Action



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